

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

Bernadette Davis,

Debtor.

Case No. 25-10933-PM
Chapter 13

Certificate of Service

I certify that on this date, I did cause a copy of the document described below to be electronically served on all parties on the clerk's service list that are registered to receive notices through the CM/ECF system.

- Second Amended Chapter 13 Plan

I further certify that on this date, I did cause a copy of the document described above to be served for delivery by the United States Postal Service, via first class mail, postage prepaid to the following party:

NAVY FCU
Attn: Bankruptcy
PO Box 3000
Merrifield, VA 22119

PHH Mortgage
1 Mortgage Way
Mount Laurel, NJ 08054-4637

Date: March 25, 2025

/s/ Michael A. Cibik
Michael A. Cibik (#23110)
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